

**Information to identify the case:**

Debtor 1	<u>William G Fennimore Sr.</u>	Social Security number or ITIN	xxx-xx-5461
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Emily S Fennimore</u>	Social Security number or ITIN	xxx-xx-8715
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-22356-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William G Fennimore Sr.  
aka William G Fennimore

Emily S Fennimore

1/12/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William G Fennimore, Sr.  
Emily S Fennimore  
Debtors

Case No. 18-22356-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 12, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	William G Fennimore, Sr., Emily S Fennimore, 113 Orchard Dr, North Cape May, NJ 08204-3427
517599755	+ American Medical Collection Agency, 4 Westchester Plz, Elmsford, NY 10523-1615
517599767	CMCH Associates in Radiology, PO Box 697, Cape May Court House, NJ 08210-0697
517599764	Cape Hospitalists Assoc, Billing Dept, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138
517620646	+ Cape Regional Medical Center, Collections and Recoveries, PO Box 35, Northfield, NJ 08225-0035
517599768	Collections & Recoveries, 201 Tilton Rd Ste 8, Northfield, NJ 08225-1247
517599777	Genesis Bankcard Service/Celtic Bk, PO Box 4499, Beaverton, OR 97076-4499
517599778	High Point Safety & Ins Mgmt, Billing Dept, 331 Newman Springs Rd # 304, Red Bank, NJ 07701-5692
517599779	Hoffman Law Offices, 713 E Landis Ave, Vineland, NJ 08360-8005
517599790	Stark & Stark, 993 Lenox Dr # 2, Lawrenceville, NJ 08648-2316
517599795	Vanz LLC, 577 Hamburg Tpke, Wayne, NJ 07470-2042
520125449	+ William G. & Emily S. Fennimore, Sr., 113 Orchard Drive, North Cape May, NJ 08204-3427

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 12 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517599757	^ MEBN	Jan 12 2024 20:50:52	APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517599760	EDI: CINGMIDLAND.COM	Jan 13 2024 01:39:00	AT & T Mobility, PO Box 10330, Fort Wayne, IN 46851-0330
517700185	+ EDI: CINGMIDLAND.COM	Jan 13 2024 01:39:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517599756	^ MEBN	Jan 12 2024 20:50:15	AmeriFinancial Solutions, LLC, PO Box 65018, Baltimore, MD 21264-5018
517599758	^ MEBN	Jan 12 2024 20:50:49	Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
517599759	Email/PDF: resurgentbknofications@resurgent.com	Jan 12 2024 21:07:46	Arrow Financial Services, LVNV Funding LLC Assignee, c/o Resurgent Capital, PO Box 10675, Greenville, SC 29603-0675
517599761	EDI: BANKAMER		

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		Jan 13 2024 01:38:00	Bank of America Home Loans, Customer Service, PO Box 31785, Tampa, FL 33631-3785
517727436	Email/Text: mtgbk@shellpointmtg.com		
		Jan 12 2024 20:52:00	Bank of America, N.A., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517599762	Email/Text: caineweiner@ebn.phinsolutions.com		
		Jan 12 2024 20:52:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
517599763	Email/Text: lriley@caperegional.com		
		Jan 12 2024 20:52:00	Cape Emergency Physicians, Billing Dept, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138
517671387	EDI: CAPITALONE.COM		
		Jan 13 2024 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517599765	EDI: CAPITALONE.COM		
		Jan 13 2024 01:38:00	Capital One Bank (USA), N.A., PO Box 30285, Salt Lake City, UT 84130-0285
517599769	EDI: COMCASTCBLCENT		
		Jan 13 2024 01:38:00	Comcast Corp, Customer Service, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2838
517599770	+ EDI: CONVERGENT.COM		
		Jan 13 2024 01:39:00	Convergent Outsourcing, 800 SW 39th St, Renton, WA 98057-4927
517599771	EDI: CCS.COM		
		Jan 13 2024 01:39:00	Credit Collection Service, 725 Canton St, Norwood, MA 02062-2679
517599772	Email/PDF: creditonebknofications@resurgent.com		
		Jan 12 2024 21:08:24	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517599773	EDI: DIRECTV.COM		
		Jan 13 2024 01:39:00	Direct TV/AT &T, Customer Service, PO Box 6550, Englewood, CO 80155-6550
517711095	+ EDI: AIS.COM		
		Jan 13 2024 01:39:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517599774	Email/Text: bknotice@ercbpo.com		
		Jan 12 2024 20:53:00	Enhanced Recovery, PO Box 57610, Jacksonville, FL 32241-7610
517599775	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		Jan 12 2024 20:52:00	Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
517599776	^ MEBN		
		Jan 12 2024 20:51:08	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517599780	EDI: LCIICSYSTEM		
		Jan 13 2024 01:38:00	I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
517599766	EDI: JPMORGANCHASE		
		Jan 13 2024 01:38:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
517718432	Email/PDF: resurgentbknofications@resurgent.com		
		Jan 12 2024 21:07:58	LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517715628	Email/PDF: resurgentbknofications@resurgent.com		
		Jan 12 2024 21:08:16	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517665532	Email/PDF: resurgentbknofications@resurgent.com		
		Jan 12 2024 21:07:46	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669834	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 12 2024 20:53:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
517599781	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 12 2024 20:53:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517687360	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jan 12 2024 20:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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517599782	Email/Text: kmorgan@morganlaw.com	Jan 12 2024 20:53:00	Morgan, Bornstein & Morgan, 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229
517599784	EDI: PRA.COM	Jan 13 2024 01:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4962
517715622	EDI: PRA.COM	Jan 13 2024 01:38:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517599785	Email/Text: signed.order@pfwattorneys.com	Jan 12 2024 20:52:00	Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
517599783	Email/Text: bkrnotice@prgmail.com	Jan 12 2024 20:53:00	Paragon Revenue Group, 216 Le Phillip Ct NE, Concord, NC 28025-2954
517670215	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:19:36	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517599786	Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 12 2024 20:52:00	Progressive Insurance, 300 N Commons Blvd, Mayfield Village, OH 44143-1589
517599787	^ MEBN	Jan 12 2024 20:51:26	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517651390	EDI: Q3G.COM	Jan 13 2024 01:39:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517599793	Email/Text: bankruptcy@sw-credit.com	Jan 12 2024 20:53:00	SW Credit Systems L.P., 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958
517599788	Email/Text: mtgbk@shellpointmtg.com	Jan 12 2024 20:52:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517599789	Email/Text: jboehler@shorememorial.org	Jan 12 2024 20:53:00	Shore Medical Center, Billing Department, 100 Medical Center Way, Somers Point, NJ 08244-2300
517599791	^ MEBN	Jan 12 2024 20:50:14	State of New Jersey, Labor & Workforce Dev, PO Box 951, Trenton, NJ 08625-0951
517602426	+ EDI: SYNC	Jan 13 2024 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517599794	EDI: CBS7AVE	Jan 13 2024 01:39:00	The Swiss Colony, Credit Dept, 1112 7th Ave, Monroe, WI 53566-1364
517599796	Email/Text: bankruptcytn@wakeassoc.com	Jan 12 2024 20:52:00	Wakefield and Associates, PO Box 50250, Knoxville, TN 37950-0250
517599797	^ MEBN	Jan 12 2024 20:50:17	Waypoint Resource Grp LLC, PO Box 8588, Round Rock, TX 78683-8588
TOTAL: 48			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517599792	##	Stern & Eisenberg PC, 1040 Kings Hwy N # 407, Cherry Hill, NJ 08034-1925

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Sherri Jennifer Smith	on behalf of Creditor BANK OF AMERICA N.A. ssmith@pincuslaw.com, amautz@pincuslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen	on behalf of Debtor William G Fennimore Sr. vsteffen@verizon.net, g30369@notify.cincompass.com; steffen.victoriab128274@notify.bestcase.com
Victoria A. Steffen	on behalf of Joint Debtor Emily S Fennimore vsteffen@verizon.net g30369@notify.cincompass.com; steffen.victoriab128274@notify.bestcase.com

TOTAL: 8